

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

| | | |
|-------------------|---|--------------------------|
| IN RE: | : | CASE NO: 20-02880-JJG-13 |
| | : | Chapter: 13 |
| RYAN DENNIS GREB, | : | |
| Debtor | : | |
| | : | |

NOTICE OF FORBEARANCE DUE TO THE COVID-19 PANDEMIC

Now comes FREEDOM MORTGAGE CORPORATION ("Creditor"), by and through undersigned counsel, and hereby submits Notice of Forbearance to the Court based on the Debtor(s)' request for mortgage payment forbearance due to hardship caused by the COVID-19 pandemic.

The Debtor(s) contacted Creditor requesting a forbearance period of six (6) months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting April 1, 2020 through September 30, 2020. Creditor has granted the Debtor(s)' forbearance request. To the extent the forbearance period is not extended for an additional period of time as provided under the CARES Act, Debtor(s) will resume mortgage payments beginning October 1, 2020. Near the end of the forbearance period, debtor, through counsel, will need to engage with creditor on a solution for payments suspended during the forbearance.

Creditor does not waive any rights to collect the payments that come due during the forbearance period. Furthermore, Creditor does not waive its rights under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

Creditor does not waive its rights to seek relief from the automatic stay for other reasons other than non-payment of the Mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

Date: June 24, 2020

/s/ David Gordon

David Gordon

Phelan Hallinan Diamond & Jones, PLLC

2001 NW 64th Street

Suite 100

Ft. Lauderdale, FL 33309

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**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION**

Chapter 13
Case No. 20-02880-JJG-13

In Re:

RYAN DENNIS GREB, Debtor

I, David Gordon, certify that I am over the age of 18 and that a copy of the foregoing was served upon the following persons or entities via first class mail, U.S. Mail or by electronic notification:

RYAN DENNIS GREB
8425 N. LOW GAP ROAD
UNIONVILLE, IN 47468

SCOTT A. KAINRATH
KAINRATH LAW FIRM, P.C.
1601 S. ANDERSON STREET
ELWOOD, IN 46036

JOHN MORGAN HAUBER, TRUSTEE
OFFICE OF JOHN M. HAUBER, CHAPTER 13 TRUSTEE
320 N. MERIDIAN ST., STE. 200
INDIANAPOLIS, IN 46204

Date: June 24, 2020

/s/ David Gordon
David Gordon
Phelan Hallinan Diamond & Jones, PLLC
2001 NW 64th Street
Suite 100
Ft. Lauderdale, FL 33309
Tel: 954-462-7000 Ext 53340
Fax: 954-462-7001
Email: David.Gordon@phelanhallinan.com



FREEDOM MORTGAGE®

FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

[REDACTED]

KAINRATH LAW FIRM PC
SCOTT A KAINRATH
1601 S ANDERSON ST
ELWOOD IN 46036-3318

May 29, 2020

Re: RYAN D. GREB

Case No 2002880

Loan No [REDACTED]

COVID-19 FORBEARANCE PLAN EXTENSION NOTICE

Dear Attorney,

Our records reflect the subject account is included in an active bankruptcy case and that you are bankruptcy counsel for the above referenced debtor(s). At Freedom Mortgage we understand that this is a very difficult time, and we are committed to assist any and all debtors who have been impacted by the crisis. **We want to update you with some important information regarding the COVID-19 Forbearance Plan.**

You, or your client, recently contacted us and requested a forbearance as a result of a financial hardship due, directly or indirectly, to the COVID-19 National Emergency impacting the debtor's ability to make timely mortgage payments. We approved the request and placed the loan account on a COVID-19 Forbearance Plan (Forbearance Plan).

As part of the Forbearance Plan, we temporarily suspended mortgage payments effective April 1, 2020 through June 30, 2020. The Forbearance Plan is scheduled to expire on June 30, 2020. **In order to further assist your client during these uncertain times, we are extending the Forbearance Plan for an additional 90 days to September 30, 2020.** If your client would like to cancel the Forbearance Plan or would like to resume regular payments, please contact us at (855) 690-5900 to explore potential options.

FORBEARANCE PLAN EXTENSION:

- The Forbearance Plan has been extended for the months: **July 1, 2020 through September 30, 2020.**
- The Forbearance Plan will now expire on September 30, 2020.
- This extension will result in a total forbearance period of six (6) months or 182 days.
- During the Forbearance Plan, your client does not need to make mortgage payments, but can make payments if they choose.

NEXT STEPS:

- Please ensure that you will take all actions that are necessary to address this forbearance in the bankruptcy case, as may be applicable.
- Aside from actions that may be required in the bankruptcy case, no further action is required from you at this time unless your client does not want the Forbearance Plan to be extended. **If your client does not want the Forbearance Plan to be extended and is ready to resume regular payments, please contact us.** We can discuss the options that may be available.
- The Forbearance Plan may be shortened at any time, at your client's discretion. If your client's financial situation changes during the term of your Forbearance Plan and they are ready to resume making payments, please contact us.
- At the end of the Forbearance Plan, there may be options available to help your client catch up on the payments that were suspended, such as a repayment plan, payment deferment, or a loan modification. The options that will be available will depend on the government backed agency for your client's specific loan (e.g., Fannie Mae, Freddie Mac, USDA, VA, or FHA).
- We will reach out to you before the Forbearance Plan is scheduled to end to understand your client's circumstances and determine which assistance programs may be available. Depending on circumstances and the options that may be available, a complete loss mitigation application may be required. Not all borrowers may qualify for an option.
- If your client doesn't think that they will be able to resume mortgage payments at the end of the Forbearance Plan, please contact us to request a further extension. Since the financial hardship was due, directly or indirectly, to the COVID-19 National Emergency, they may request an extension for up to an additional 180 days, for a total forbearance period of 360 days. Extensions of may be requested provided that the COVID-19 National Emergency remains in effect.

Sincerely,

Customer Care Department
Freedom Mortgage Corporation

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.